

Imaged Certificate of Notice Page 1 of 4  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
11/16/17 2:49 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPa

IN RE:

BRAD GIBSON  
SHEILA GIBSON  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:12-10362 TPA

Chapter 13

Document No.: 71

ORDER OF COURT

AND NOW, this 16th day of November, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE **ljm**

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Brad Gibson  
Sheila Gibson  
DebtorsCase No. 12-10362-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam  
Form ID: pdf900Page 1 of 3  
Total Noticed: 86

Date Rcvd: Nov 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2017.

db/jdb +Brad Gibson, Sheila Gibson, 161 Poplar Street, Youngsville, PA 16371-1158  
 cr +BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333  
 cr +Bank of America, N.A. c/o Prober & Raphael, ALC, 20750 Ventura Blvd, Ste 100,  
 Woodland Hills, CA 91364-6207  
 cr +The Bank of New York Mellon, et al, 8501 Fallbrook Avenue, West Hills, CA 91304-3242  
 13347015 +Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Suite 400,  
 Pittsburgh, PA 15203-2181  
 13347016 +American Home Mortgage Servicing, Inc., 1525 S. Beltline Road, Suite 100 N,  
 Coppell, TX 75019-4913  
 13321290 +American Home Mtg Svci, 1525 S Belt Line Rd, Coppell, TX 75019-4913  
 13347017 BAC Home Loan Servicing, 10232, Van Nuys, CA 91410  
 13321291 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 13321292 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 13347019 Bank One, P.O. Box 94014, Palatine, IL 60094-4014  
 13347018 +Bank of America, PO Box 17054, Wilmington, DE 19850-7054  
 13347020 +Beneficial, 6839 Peach Street, Keystone Place, Erie, PA 16509-7713  
 13347022 #+Beneficial/HFC, 961 Weigel Drive, Elmhurst, IL 60126-1058  
 13347021 +Beneficial/HFC, PO Box 1547, Chesapeake, VA 23327-1547  
 13321293 +Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425  
 13321294 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 13347024 +Chase, 800 Brooksedge BLVD, Westerville, OH 43081-2822  
 13347026 Citgo Credit Card Center, PO Box 689095, Des Moines, IA 50368-9095  
 13347027 Citgo/CBSD, Post Office Box 6003, Hagerstown, MD 21747  
 13321295 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 13347028 +Citi, Card Service Center, P.O. Box 6210, Sioux Falls, SD 57117-6210  
 13347029 +Citifinancial, PO Box 499, Hanover, MD 21076-0499  
 13347030 City National Bank, PO Box 927830, San Diego, CA 92192-7830  
 13321297 +Education Fin Service, 10500 Kincaid Dr Ste 200, Fishers, IN 46037-9762  
 13347033 +Education Financial Services, 10500 Kincaid Drive, Suite 200, Fishers, IN 46037-9762  
 13321298 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197  
 13321299 +First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19801-1493  
 13347040 GEMB/Old Navy, PO Box 29116, Mission, KS 66201  
 13347042 +HFC, PO Box 1547, Chesapeake, VA 23327-1547  
 13347046 +HSBC/Yamaha, 90 Christiana Rd., New Castle, DE 19720-3118  
 13321304 +Hfc-Ta, Po Box 3425, Buffalo, NY 14240-3425  
 13347043 Home Depot, PO Box 689100, Des Moines, IA 50368  
 13321305 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13321306 +Hsbc/Yamaha, 90 Christiana Rd, New Castle, DE 19720-3118  
 13347050 +Keating Law Firm, P.C., 4232 Northern Pike, Suite 202, Monroeville, PA 15146-2720  
 13321307 +National City Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8003  
 13347052 +National City Bank, 1 NCC Parkway, Kalamazoo, MI 49009-8003  
 13347053 +National City Card Services, 1 National City Parkway, Kalamazoo, MI 49009-8003  
 14387982 +Navient Solutions Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430  
 13347055 +PNC, P.O. Box 94982, Cleveland, OH 44101-4982  
 13373218 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
 13347056 +PNC Bank, 1 National City Parkway, Kalamazoo, MI 49009-8002  
 13321308 +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 13347058 +Radio Shack/CBSD, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 13321309 +Radio/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 13347062 +Sears Gold Mastercard, PO Box 105486, Atlanta, GA 30348-5486  
 13347063 Sears Gold Mastercard, P.O. Box 6922, The Lakes, NV 89901-6922  
 13347064 +Sears/CBSD, P.O. Box 6189, Sioux Falls, SD 57117-6189  
 13321311 +Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 13347067 THD/CBSD, PO Box 6003, Hagerstown, MD 21747  
 13440863 The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation, P.O. Box 4365,  
 Woodland Hills, CA 91365-4365  
 13347068 +Warren General Hospital, 2 Crescent Park West, PO Box 68, Warren, PA 16365-0068  
 13347069 Yamaha, Retail Services, PO Box 15521, Wilmington, DE 19850-5521  
 13347032 eCAST Settlement Corp., Post Office Box 35480, Newark, NJ 07193-5480  
 13378707 eCAST Settlement Corporation, assignee, of HSBC CONSUMER LENDING (USA) INC., POB 35480,  
 Newark, NJ 07193-5480  
 13378709 eCAST Settlement Corporation, assignee, of Citibank USA, N.A. HOME DEPOT, POB 35480,  
 Newark, NJ 07193-5480  
 13378708 eCAST Settlement Corporation, assignee, of FIA Card Services aka Bank of America, POB 35480,  
 Newark, NJ 07193-5480  
 13378706 eCAST Settlement Corporation, assignee, of GE Money Bank WAL-MART, POB 35480,  
 Newark, NJ 07193-5480

District/off: 0315-1

User: dkam  
Form ID: pdf900

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: resurgentbkn notifications@resurgent.com Nov 18 2017 01:02:20 LVNV Funding LLC,  
c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587

cr E-mail/PDF: rmscedi@recoverycorp.com Nov 18 2017 00:56:35  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605

13347023 +E-mail/Text: cms-bk@cms-collect.com Nov 18 2017 01:00:13 Capital Management Services,  
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464

13347031 +E-mail/PDF: resurgentbkn notifications@resurgent.com Nov 18 2017 01:02:31 East Bay Funding,  
c/o Resurgent Capital Services, PO Box 288, Attn: Susan Gaines,  
Greenville, SC 29602-0288

13425195 +E-mail/PDF: resurgentbkn notifications@resurgent.com Nov 18 2017 01:02:40  
East Bay Funding, LLC its successors and assigns, as assignee of B-Line, LLC,  
Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

13347037 +E-mail/PDF: gecscdi@recoverycorp.com Nov 18 2017 00:56:32 GE Money Bank, PO Box 103104,  
Roswell, GA 30076-9104

13347038 +E-mail/PDF: gecscdi@recoverycorp.com Nov 18 2017 00:56:56 GE Money Bank,  
Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104

13347039 +E-mail/PDF: gecscdi@recoverycorp.com Nov 18 2017 00:56:56 GEMB/JC Penney, PO Box 981402,  
El Paso, TX 79998-1402

13347041 +E-mail/PDF: gecscdi@recoverycorp.com Nov 18 2017 00:56:32 GEMB/Walmart, PO Box 981400,  
El Paso, TX 79998-1400

13321300 +E-mail/PDF: gecscdi@recoverycorp.com Nov 18 2017 00:56:32 Gecrb/Jc Penney Dc,  
Po Box 981400, El Paso, TX 79998-1400

13321301 E-mail/PDF: gecscdi@recoverycorp.com Nov 18 2017 00:56:32 Gecrb/Jcp, Po Box 984100,  
El Paso, TX 79998

13321302 +E-mail/PDF: gecscdi@recoverycorp.com Nov 18 2017 00:56:56 Gecrb/Old Navy, Po Box 981400,  
El Paso, TX 79998-1400

13321303 +E-mail/PDF: gecscdi@recoverycorp.com Nov 18 2017 00:56:43 Gecrb/Walmart, Po Box 981400,  
El Paso, TX 79998-1400

13347044 E-mail/Text: bnc@bass-associates.com Nov 18 2017 01:00:01 Household Bank (SB), N.A.,  
Bass & Associates, P.C., 3936 E Ft Lowell Rd. Ste 200, Tucson, AZ 85712-1083

13347047 E-mail/Text: cio.bncmail@irs.gov Nov 18 2017 01:00:08 Internal Revenue Service,  
1001 Liberty Avenue, Pittsburgh, PA 15222

13347051 +E-mail/PDF: resurgentbkn notifications@resurgent.com Nov 18 2017 01:02:31 LVNV Funding LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13347054 E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 18 2017 01:00:19 PA Department of Revenue,  
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496

13347057 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 18 2017 01:02:42  
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541

13347059 +E-mail/PDF: rmscedi@recoverycorp.com Nov 18 2017 00:56:35 Recovery Management Systems Corp.,  
Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13330806 E-mail/PDF: rmscedi@recoverycorp.com Nov 18 2017 00:56:35  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

13347060 E-mail/PDF: resurgentbkn notifications@resurgent.com Nov 18 2017 01:02:32  
Roundup Funding, LLC, MS 550, Post Office Box 91121, Seattle, WA 98111-9221

13347065 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 18 2017 01:02:20 SLM PC Credit Student Loan Trust,  
220 Lasley Avenue, Wilkes Barre, PA 18706-1430

13556611 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 18 2017 00:56:35 SLM PC Trust,  
C/O Sallie Mae, Inc., 220 Lasley Ave., Wilkes-Barre, PA 18706-1430

13347066 E-mail/PDF: cbp@onemainfinancial.com Nov 18 2017 00:56:31 Springleaf Financial,  
618 Indiana Street, Evansville, IN 47731

13321312 E-mail/PDF: cbp@onemainfinancial.com Nov 18 2017 00:56:55 Springleaf Financial S,  
Po Box 3251, Evansville, IN 47731

13321310 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 18 2017 00:56:35 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500

13347061 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 18 2017 01:02:31 Sallie Mae Servicing,  
1002 Arthur Drive, PO# SMI-0000013421, Lynn Haven, FL 32444-1683

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO  
cr The Bank of New York Mellon  
cr The Bank of New York Mellon fka The Bank of New Yo  
13321289 Brad Gibson and Sheila Gibson  
13321296 Citifinanc  
cr\* +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430  
13347035\* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA Card Services, PO Box 15726, Wilmington, DE 19886-5726)  
Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
13347025\* +Equity One, 301 Lipponcott Drive, Marlton, NJ 08053-4197  
13347034\* +First USA Bank N.A., 1001 Jefferson Plaza, Wilmington, DE 19801-1493  
13347036\* +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
13347045\*

District/off: 0315-1

User: dkam  
Form ID: pdf900

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
13347048\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Office of District Counsel,  
1000 Liberty Center Suite 601-C, Pittsburgh, PA 15222)  
13347049\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 21125,  
Philadelphia, PA 19114)

TOTALS: 5, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 19, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK  
AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS  
REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-F bkgrou@kmlawgroup.com  
Jeanne S. Lofgren on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as successor Trustee to JPMorgan Chase Bank, N.A., as Trustee for the Certificateholders of  
CWABS Master Trust, Revolving Home Equity Loan Asset B jlofgren@stonecipherlaw.com  
John F. Goryl on behalf of Creditor The Bank of New York Mellon bkgrou@kmlawgroup.com  
Laurence A. Mester on behalf of Creditor The Bank of New York Mellon  
lmester@mesterschwartz.com, jottinger@mesterschwartz.com/jschwartz@mesterschwartz.com  
Matthew John McClelland on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW  
YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE  
CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-F bkgrou@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Brad Gibson ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Joint Debtor Sheila Gibson ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9